

Electronic supplementary materials

Table S1 Local policies on pollution insurance (PI) in China

Province	Authoritative department	Title	Issued Year	Focus
Shanghai	SCPCC in Shanghai	Regulations on drinking water source protection	2009	Article 22: Encourage companies within protection zones for drinking water sources, and ships for dangerous goods transportation to take PI.
Hebei	SCPCC in Hebei	Regulations on pollutants reduction	2008	Article 26: Promote heavy-polluting companies, in toxic chemicals producers, and hazardous waste treatment companies to take PI.
Henan	SCPCC in Henan	Regulations on water pollution prevention	2009	Article 8: Encourage units and individuals to insure against the risks of water environment pollution
Hubei	EPB in Hubei Branch company of PICC insurance company in Hubei	Circular on Scheme of PI promotion in Hubei	2008	EPB cooperates with PICC company in a project on PI promotion. PI shall be applied in 6 stages. Companies in dangerous chemicals, petrochemicals, hazardous waste treatment and other heavy pollution industries, and companies with major pollution accidents, are involved in PI trial application.
	Environmental Protection Office in Wuhan city, Capital of Hubei Province	Scheme of PI Trial Application in Wuhan	2009	Year-plans for PI trial application.
Hunan	EPB of Hunan Province ISB in Hunan	Notice of guidelines on PI trial application	2009	Scope of PI trial application: industries with high environmental risks such as chemicals, nonferrous metallurgy, metal mining, arsenic products, and cadmium. Time of trial application: 2 years (Aug. 2009 to Aug. 2011) All companies in Chang, Zhu, and Tan cities need to join PI in 2009. Companies in other areas need to join PI in 2010.

	EPB in Zhuzhou city in Hunan	Circular on PI trial application in Hunan	2009	Companies in industries with following high environmental risks should take PI: 1) metallurgy, chemical, petrifaction, coal, thermal power, building materials, paper, wine, pharmaceuticals, fermentation, textile, tanning, and mining 2) Companies producing, operating, storing and using dangerous chemicals 3) Hazardous waste treatment 4) Enterprises that had major pollution accidents in the last three years
	EPB in Xiangtan city	Guidelines on PI trial application	2009	Start PI trial application in industries with high environmental risks such as chemicals, nonferrous metallurgy, metal mining, arsenic products, and cadmium. Time of trial application: 2 years
Liaoning	SCPCC in Shenyang city	Regulations on pollution prevention and control of hazardous waste.	2008	Article 8: Support and encourage insurance companies to develop pollution liability insurance for hazardous waste. Support and encourage companies that produce, collect, store, transport, use and dispose hazardous waste to take hazardous waste pollution liability insurance.
Jiangsu	SCPCC in Jiangsu	Regulations on solid waste pollution prevention	2009	Article 40 : Support and encourage insurance companies to develop pollution liability insurance for hazardous waste. Support and encourage companies that produce, collect, store, transport, use and dispose hazardous waste to take hazardous waste pollution liability insurance.
	Maritime Bureau, Transport Department, Administration of Work Safety, EPB, ISB in Jiangsu	Notice on promoting ship pollution liability insurance	2008	Promote tankers or ships transporting chemical in Jiangsu province to buy ship pollution liability insurance since July 1, 2008. Gradually promote ship pollution liability insurance for all cargo ships in Jiangsu
	EPB in Jiangsu ISB in Jiangsu	Opinions on PI trial application	2010	Provisions on the scope and objectives of PI trial application

	Financial Office in Jiangsu			
	EPB in Jiangsu	Implementation Scheme on Advancing PI trial application	2010	<p>1) PI first applied (trial) in environmental sensitive areas, and pollution accidents prone regions and industries.</p> <p>2) Encourage companies in leather, paper, slurring, printing and dyeing, wine, foundry, calcium carbide, ferroalloy, citric acid, mining, battery, thermal power, food, tobacco, plastic, machinery, rubber, garbage incineration located in Taihu Lake Basin and Water Diversion Project (East Route) to take PI.</p> <p>3) Each city should choose a county (town, district), an industrial area (industry concentration area) and several companies with high environmental risk as the key units in PI trial application.</p>
	EPB in Wuxi, the People Government in Wuxi Office of Finance	Guidelines on PI trial Application	2010	<p>Start PI trial application in 6 industries: pollution accidents prone companies, dangerous chemical transport, hazardous waste treatment, sewage treatment, and industrial areas.</p>

	Municipal Government of Wuxi City	Opinions on the implementation of PI in Wuxi	2011	<p>All enterprises and industries below should take PI from 1st March 2011:</p> <p>(1) All industries with environmental pollution risk in the level one protection zone in Tai lake basin, and all industries in the level two drinking water source protection areas</p> <p>(2) all industries enterprises within 300 meters of environmental sensitive areas, such as hospitals, schools and large residential areas</p> <p>(3) Enterprises in sectors of chemicals, sewage treatment, waste landfill, pharmacy, coking, metallurgy, steel, electroplating, leather, paper, slurring, machinery, cement, rubber, printing and dyeing, wine, foundry, citric acid, plastic, battery, thermal power, garbage incineration, enterprises that produce, operate, store, and use dangerous chemicals, enterprises that dispose and treat hazardous waste.</p> <p>Encourage all other enterprises to take PI.</p>
Guangdong	EPB and ISB in Shenzhen	Notice of developing PI trial application.	2008	The units and insurance companies involved in PI trial application should take practical actions
	ISB, HEC in Shenzhen	Notice of promoting PI in lead-acid storage batteries and lead recovery industries in Shenzhen	2011	All enterprises in lead-acid storage batteries and lead recovery industries in Shenzhen must take PI.
Chongqing	Finance Office, ISB in Chongqing	Notice of opinions on implementation of liability insurances	2010	<p>Develop five liability insurances in five key fields.</p> <p>Develop PI in accident prone industries</p>
	SCPCC in Chongqing	Regulations on water pollution prevention in the Three Gorges Reservoir Area and Changjiang River Basin	2011	<p>Chapter 2, Article 23:</p> <p>Encourage units with pollution emissions to take PI</p>
Yunnan	The People Government in Kuming city	Opinions on PI implementation.	2009	Clarify the PI trial application scope.
	EPB in Kuming city	Notice of promoting PI in Yunan	2009	Announcing a list of 340 companies that should take PI, and a list of 56 companies that are encouraged to take PI.

				All companies are free to choose PI products and take PI since 1 st Oct. 2009.
Zhejiang	Ningbo city	Scheme of PI implementation in Ningbo	2009	<p>1) PI should be first trial applied in environmental sensitive areas, pollution accidents prone regions and industries.</p> <p>2) Encourage companies in leather, paper, slurring, printing and dyeing, wine, foundry, calcium carbide, ferroalloy, citric acid, mining, thermal power, food, tobacco, plastic, machinery, rubber, garbage incineration to take PI.</p> <p>3) Each country (town, district) should choose an industrial area or several companies with high environmental risks as key targets in PI.</p>
Sichuan	EPB and ISB in Sichuan province	Opinions on PI implementation in Sichuan	2010	First trial applied PI in companies in petrochemicals, hazardous waste treatment, dangerous chemical production, operation, storage and usage industries, and companies in environmental sensitive areas. Then expand PI trial application procedurally in iron, nonferrous metal, electroplate, pharmacy, machinery, leather, print and dyeing, paper, wine etc.
Fujian	EPB, ISB in Fujian Province and ISB in Xiamen city	Opinions on Promoting PI trial application in Fujian	2011	Declared the scope, work target, principle, and supporting measures of PI trial application in Fujian.

SCPCC: Standing Committee of (local) People's Congress Council; EPB: Environmental Protection Bureau; ISB: Insurance

Supervision Bureau; HEC: Habitat and Environment Committee, a new department reconstructed from EPB, Construction

Bureau and Water Affairs Bureau in 2009 in Shenzhen.